



Order Filed on December 9, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
49424
Morton & Craig LLC
John R. Morton, Jr., Esq.
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Moorestown, NJ 08057
856-866-0100
Attorney for Lincoln Automotive Financial Services,
servicer for CAB EAST LLC

In Re:

JOSEPH F. MCNALLY, JR.

Case No.: 18-29423

Adv. No.:

Hearing Date: 10-15-19

Judge: MBK

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: December 9, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Joseph F. McNally, Jr.
18-29423(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances
Page 2

This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq. attorney for Lincoln Automotive Financial Services, servicer for CAB EAST LLC, with the appearance of Andrea Silverman, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtor, his attorney and the non-filing co-debtor, Josephine McNally under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Lincoln Automotive Financial Services is the servicer for CAB EAST LLC, the owner and lessor of a 2016 Lincoln MKX bearing vehicle identification number 2LMTJ8KR5GBL89375 (hereinafter the "vehicle"), which vehicle is leased by the debtor and non-filing co-debtor.
2. The debtor shall make all lease payments to Lincoln Automotive Financial Services, servicer for CAB EAST LLC when due, being the 23rd day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Lincoln Automotive Financial Services, servicer for CAB EAST LLC shall receive stay relief and co-debtor stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, his attorney and the non-filing co-debtor, Josephine McNally.
3. The debtor shall maintain insurance on the vehicle in accordance with the terms of the lease. In the event of a lapse of insurance for any period of time without intervening coverage, Lincoln Automotive Financial Services, servicer for CAB EAST LLC shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor, his attorney and the non-filing co-debtor, Josephine McNally.
4. The debtor shall pay to Lincoln Automotive Financial Services, servicer for CAB EAST LLC through the plan, a counsel fee of \$506 which shall be paid by the trustee as an administrative priority expense.
5. At the end of the lease, if the debtor has not immediately purchased the vehicle in accordance with the lease end purchase option, Lincoln Automotive Financial Services, servicer for CAB EAST LLC shall have immediate stay relief shall receive immediate stay relief and co-debtor stay without any application to the Court or notice to the debtor, his attorney or the non-filing co-debtor, Josephine McNally and shall be permitted to immediately repossess and sell the vehicle.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Joseph F. McNally, Jr.
DebtorCase No. 18-29423-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db +Joseph F. McNally, Jr., 30 Colby Lane, Hazlet, NJ 07730-2306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Allison J. Kiffin on behalf of Creditor Affinity Federal Credit Union
collections@peterliska.comCraig Scott Keiser on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
CITIGROUP MORTGAGE LOAN TRUST INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-WF1
craig.keiser@law.njoag.govDenise E. Carlon on behalf of Creditor US Bank National Association, as Trustee for Citigroup
Mortgage Loan Trust Inc., Asset Backed Pass Through Certificates, Series 2005-WF1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.comJenee K. Ciccarella on behalf of Debtor Joseph F. McNally, Jr. info@jc-lawpc.com,
nadiafinancial@gmail.com;k.jr76568@notify.bestcase.comJohn R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Lincoln Automotive
Financial Services ecfmil@mortoncraig.com, mortoncraigecef@gmail.comKevin Gordon McDonald on behalf of Creditor US Bank National Association, as Trustee for
Citigroup Mortgage Loan Trust Inc., Asset Backed Pass Through Certificates, Series 2005-WF1
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.comNicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
CITIGROUP MORTGAGE LOAN TRUST INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-WF1
nj.bkecf@fedphe.comNicholas V. Rogers on behalf of Loss Mitigation Wells Fargo Home Mortgage nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11